

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Grace Wilson</u> | Social Security number or ITIN | xxx-xx-3212 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 18-20545-SLM | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Grace Wilson

2/27/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Grace Wilson
Debtor

Case No. 18-20545-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 27, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Grace Wilson, 27-29 Unity Avenue, Newark, NJ 07106-2606 |
| 517550762 | + Annie M. Tannis, 17 Morningside Circle, Little Falls, NJ 07424-2312 |
| 517550763 | + Banco Popular, 9600 W Bryn Mawr Ave, Des Plaines, IL 60018-5209 |
| 517550773 | + Damiano Law Offices, 51 East Main Street, Little Falls, NJ 07424-1646 |
| 517550783 | + First Bank Puerto Rico, Attn: Bankruptcy, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806 |
| 517550784 | + First Bank Puerto Rico, Po Box 982238, El Paso, TX 79998-2238 |
| 517550785 | + Franklyn Tannis, 10 Netherwood Place, Newark, NJ 07106-2906 |
| 517550791 | + LVNV Funding LLC c/o, Apothaker Scian, PC, 520 Fellowship Road, Suite 306, Mount Laurel, NJ 08054-3410 |
| 517550789 | + Lillian Zhang, c/o Simeone & Raynor, LLC, 1522 Route 38, Cherry Hill, NJ 08002-2216 |
| 517550788 | #+ Lillian Zhang, 11 Walnut Street, Livingston, NJ 07039-2507 |
| 517642644 | + Popular Bank, PO Box 4960, Miami Lakes, FL 33014-0960 |
| 517550798 | + State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269 |
| 517554032 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517550804 | + Toyota Financial Services, c/o KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812 |
| 517550812 | ++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 27 2024 21:05:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Feb 27 2024 21:05:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517550759 | + Email/Text: bncnotifications@phea.org | Feb 27 2024 21:04:00 | Aes/Nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461 |
| 517550760 | + Email/Text: bncnotifications@phea.org | Feb 27 2024 21:04:00 | Aes/Nct, Pob 61047, Harrisburg, PA 17106-1047 |
| 517550761 | + Email/PDF: bncnotices@becket-lee.com | Feb 27 2024 21:16:12 | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540 |
| 517550767 | + EDI: BANKAMER | Feb 28 2024 01:38:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 517550768 | + EDI: BANKAMER | Feb 28 2024 01:38:00 | Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413 |

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| 517550765 | + EDI: BANKAMER | Feb 28 2024 01:38:00 | Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238 |
| 517550769 | + EDI: CAPITALONE.COM | Feb 28 2024 01:38:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517550770 | + EDI: CITICORP | Feb 28 2024 01:38:00 | Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040 |
| 517550771 | + EDI: CITICORP | Feb 28 2024 01:38:00 | Citibank, PO Box 6235, Sioux Falls, SD 57117-6235 |
| 517657754 | + EDI: CITICORP | Feb 28 2024 01:38:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 517550772 | + EDI: CITICORP | Feb 28 2024 01:38:00 | Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040 |
| 517550776 | EDI: DISCOVER | Feb 28 2024 01:38:00 | Discover Financial, Po Box 15316, Wilmington, DE 19850 |
| 517550778 | EDI: CITICORP | Feb 28 2024 01:38:00 | DSNB Bank, 9111 Duke Blvd., Mason, OH 45040-8999 |
| 517550809 | EDI: CITICORP | Feb 28 2024 01:38:00 | Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040 |
| 517550811 | EDI: CITICORP | Feb 28 2024 01:38:00 | Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040 |
| 517550774 | EDI: Q3G.COM | Feb 28 2024 01:38:00 | Department Stores National Bank c/o, Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 517550775 | + EDI: DISCOVER | Feb 28 2024 01:38:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 517550777 | + EDI: CAPITALONE.COM | Feb 28 2024 01:38:00 | Dress Barn Capital One, PO Box 71106, Charlotte, NC 28272-1106 |
| 517550779 | Email/Text: bankruptcycourts@equifax.com | Feb 27 2024 21:04:00 | Equifax, P.O. Box 740241, Atlanta, GA 30374-0241 |
| 517550780 | Email/Text: bankruptcycourts@equifax.com | Feb 27 2024 21:04:00 | Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374 |
| 517550781 | ^ MEBN | Feb 27 2024 20:47:21 | Experian, P.O. Box 2002, Allen, TX 75013-2002 |
| 517550782 | ^ MEBN | Feb 27 2024 20:47:37 | Experian, P.O. Box 4500, Allen, TX 75013-1311 |
| 517550787 | EDI: IRS.COM | Feb 28 2024 01:38:00 | Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326 |
| 517550790 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 27 2024 21:16:12 | LVNV Funding LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485 |
| 517669605 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 27 2024 21:17:26 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517550792 | + EDI: CITICORP | Feb 28 2024 01:38:00 | Macy's American Express, PO Box 790040, Saint Louis, MO 63179-0040 |
| 517550794 | + Email/Text: bankruptcydpt@mcmcg.com | Feb 27 2024 21:05:00 | Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255 |
| 517550795 | EDI: PRA.COM | Feb 28 2024 01:38:00 | Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541 |
| 517635801 | EDI: PRA.COM | Feb 28 2024 01:38:00 | Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541 |
| 517682126 | EDI: PRA.COM | | |

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| | | Feb 28 2024 01:38:00 | Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541 |
| 517550793 | Email/Text: signed.order@pfwattorneys.com | Feb 27 2024 21:04:00 | Midland Funding, c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020 |
| 517558368 | EDI: Q3G.COM | Feb 28 2024 01:38:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 517550797 | + EDI: CITICORP | Feb 28 2024 01:38:00 | Sears, PO Box 20363, Kansas City, MO 64195-0363 |
| 517550800 | EDI: TDBANKNORTH.COM | Feb 28 2024 01:38:00 | Td Banknorth Maine, 32 Chestnut St, Lewiston, ME 04240 |
| 517550799 | EDI: TDBANKNORTH.COM | Feb 28 2024 01:38:00 | Td Banknorth Maine, Td Bank/Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04243 |
| 517550803 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Feb 27 2024 21:04:00 | Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004 |
| 517550802 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Feb 27 2024 21:04:00 | Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026 |
| 517655824 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Feb 27 2024 21:04:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 517550805 | ^ MEBN | Feb 27 2024 20:47:43 | TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022 |
| 517550806 | ^ MEBN | Feb 27 2024 20:47:23 | TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000 |
| 517617773 | Email/Text: electronicbkydocs@nelnet.net | Feb 27 2024 21:05:00 | UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973 |
| 517550807 | + Email/Text: electronicbkydocs@nelnet.net | Feb 27 2024 21:05:00 | Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 Interanational Lane, Madison, WI 53704-3121 |
| 517550808 | + Email/Text: electronicbkydocs@nelnet.net | Feb 27 2024 21:05:00 | Us Dept Of Ed/Great Lakes Higher Educati, Po Box 7860, Madison, WI 53707-7860 |
| 517550813 | EDI: WFFC | Feb 28 2024 01:38:00 | Wells Fargo Bank, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306 |
| 517666215 | EDI: WFFC2 | Feb 28 2024 01:38:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 517550814 | + EDI: WFFC2 | Feb 28 2024 01:38:00 | Wells Fargo/Bob's Discount Furniture, Po Box 10438, Mac F8235-02f, Des Moines, IA 50306-0438 |
| 517550815 | EDI: WFFC | Feb 28 2024 01:38:00 | Wells Fargo/Bob's Discount Furniture, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306 |

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 517550766 | *+ | Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238 |
| 517550810 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040 |
| 517663217 | * | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 517550786 | *+ | Franklyn Tannis, 10 Netherwood Place, Newark, NJ 07106-2906 |
| 519999300 | *+ | GRACE WILSON, 27-29 UNITY AVE, NEWARK NJ 07106-2606 |
| 520161206 | *+ | Grace Wilson, 27-29 Unity Avenue, Newark, NJ 07106-2606 |
| 517550796 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, |

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Portfolio Recovery Associates LLC, POB 41067, Norfolk, VA 23541

517550764 ##+

Banco Popular c/o, Frenkel Lambert Weiss Weisman & Gordon, 80 Main Street, Suite 460, West Orange, NJ 07052-5414

517550801 ##+

Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1974

TOTAL: 0 Undeliverable, 7 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Clifford B. Frish | on behalf of Debtor Grace Wilson yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com |
| David G. Beslow | on behalf of Debtor Grace Wilson yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Marie-Ann Greenberg | on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com |
| Mark Goldman | on behalf of Debtor Grace Wilson yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net |
| Michele K. Jaspan | on behalf of Creditor Popular Bank f/k/a Banco Popular North America mjaspan@chuhak.com jgutenplan@chuhak.com;mguseynov@chuhak.com |
| Richard E. Weltman | on behalf of Creditor Popular Bank f/k/a Banco Popular North America rew@frblaw.com mlm@frblaw.com;mjaspan@frblaw.com;mguseynov@frblaw.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 9